## BANK LOAN REPORT | SUMMARY

This report highlights a positive trend in loan strong percentage of good loans, effective insights derived from performance, with a decision-makers in optimizing loan strategies and

repayment rates, and a stable DTI ratio. The this analysis can guide addressing challenges related to bad loans.

**Total Loan Application** 44.1% 1028 0.1K

**Total Funded Amount** \$18.9M \$2.6M

MoM 33.1%

**Total Amount Received** MoM 29.7% \$21.0M MTD \$2.8M

Average Interest Rate MoM -1.3% 19.7% 20.3% MTD

-0.9% MoM 14.0%

14.2% **Average DTI** 

> **GOOD LOAN ISSUED** %2.69

**Good Loan Applications** 717.0 **Good Loan Funded Amount** \$12.9M Good Loan Amount Received \$17.4M

**BAD LOAN ISSUED** 30.3%

**Bad Loan Applications** 

**Bad Loan Funded Amount** \$6.0M **Bad Loan Amount Received** 

**83.6M** 

## **LOAN STATUS**

Grade

State

₹

Purpose

₹

Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Amount Received	MTD Avg Interest Rate	MTD Avg DTI
311	\$60,02,350	\$36,25,544	\$9,54,450	\$6,41,327	20.51%	13.86%
	\$15,79,925	\$22,35,646	\$3,66,275	\$5,21,876	21.41%	12.44%
646	\$1,13,28,175	\$1,51,55,548	\$12,69,475	\$16,41,481	20.00%	14.51%
1028	\$1,89,10,450	\$2,10,16,738	\$25,90,200	\$28,04,684	20.34%	14.04%

## BANK LOAN REPORT | OVERVIEW

**Total Loan Application %6.9** 38.6K 4.3K

**Total Funded Amount** \$435.8M

**Total Amount Received** MoM 15.8% \$473.1M \$58.1M

> MoM 13.0%

> > \$54.0M

Average Interest Rate

12.0%

13.3% Average DTI

MoM 2.7%

> MoM 3.5%

> 12.4% MTD

13.7%

Total Loan Applications by Month

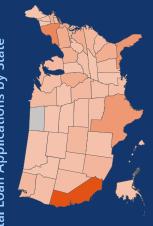


Select Measure

Total Loan Applications by State

4.0K

3.2K 3.4K 3.5K



Total Loan Applications by Term

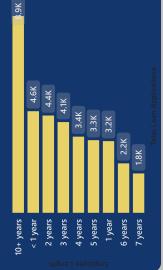


Total Loan Applications by Employee Length



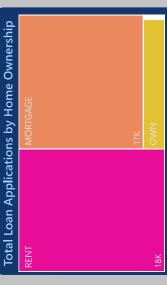
State

**Good vs Bad Loans** 



Total Loan Applications by purpose





## **BANK LOAN REPORT | DETAILS**

**Total Loan Application** 38.6K

**Total Funded Amount** \$435.8M

**Total Amount Received** \$473.1M

Average Interest Rate

13.3% Average DTI

> **%6**.9 4.3K

MoM 13.0% MTD \$54.0M

MoM 15.8% MTD \$58.1M

MTD 12.4%

MoM 3.5% 12.0%

MoM 2.7% MTD 13.7%

Select Measure

Grade

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State	A

**Good vs Bad Loans** 

p <u>l</u>	Purpose	Home Ownership	Grade	Grade Sub Grade	Issue Date	Total Funded Amount Interest Rate	Interest Rate	Installment	Total Amount Received
989285 D	989285 Debt consolidation	RENT	9	G1	11 October 2021	\$35,000	0.23	981.45	\$58,564
812976 D	812976 Debt consolidation	MORTGAGE	9	G2 1	11 August 2021	\$35,000	0.22	976.24	\$58,480
972576 credit card	redit card	MORTGAGE	ш	F5 1	11 October 2021	\$35,000	0.22	973.64	\$57,835
874599 D	874599 Debt consolidation	MORTGAGE	g	63	11 September 2021	\$35,000	0.23	983.66	\$56,849
768930	768930 small business	MORTGAGE	ш	π,	11 June 2021	\$35,000	0.21	946.68	\$56,663
674448 D	674448 Debt consolidation	MORTGAGE	g	G2 1	11 February 2021	\$35,000	0.20	936.66	\$56,199
914211 D	914211 Debt consolidation	MORTGAGE	ш	E	11 October 2021	\$35,000	0.21	944.71	\$55,907
772157 sı	small business	RENT	9	<u>6</u>	11 June 2021	\$35,000	0.22	968.86	\$55,769
1057770 D	1057770 Debt consolidation	MORTGAGE	ш	E5 1	11 December 2021	\$35,000	0.20	933.14	\$55,139
833224 D	833224 Debt consolidation	MORTGAGE	ш	F2 1	11 August 2021	\$35,000	0.21	939.41	\$55,106
698163 h	698163 home improvement MORTGAGE	MORTGAGE	g	G2 1	11 March 2021	\$35,000	0.20	936.66	\$54,774
762870 D	762870 Debt consolidation	OWN	ш	E4	11 May 2021	\$35,000	0.19	913.52	\$54,746
768153 h	768153 home improvement	MORTGAGE	ш	F2 1	11 June 2021	\$35,000	0.21	939.41	\$54,715
1057239 D	1057239 Debt consolidation	RENT	ш	E2	11 December 2021	\$35,000	0.19	916.03	\$54,427
1034299 credit card	redit card	MORTGAGE	ш	E3	11 December 2021	\$35,000	0.19	916.03	\$54,287
1008529 D	1008529 Debt consolidation	MORTGAGE	ш	E5 1	11 November 2021	\$35,000	0.20	933.14	\$54,182
733401 c	733401 credit card	RENT	g	G4 1	11 April 2021	\$35,000	0.21	951.21	\$54,132
821705 D	821705 Debt consolidation	MORTGAGE	ш		11 July 2021	\$35,000	0.19	913.52	\$54,112
970684 D	970684 Debt consolidation	RENT	ш	F4	11 October 2021	\$35,000	0.20	925.54	\$54,005
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